

**UNITED STATES BANKRUPTCY COURT  
DISTRICT of South Dakota**

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/23/06 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CMECF (contact clerk's office for more information regarding CMECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Debtor(s):**

Jesse Allen Spoonemore  
430 S. Main Street  
Chancellor, SD 57015

Candace Marie Spoonemore  
fka Candace M. Sayne  
fka Candace M. Tague  
430 S. Main Street  
Chancellor, SD 57015

**Case Number:**  
06-40162

**Social Security/Taxpayer ID Nos.:**  
xxx-xx-5746  
xxx-xx-6747

**Attorney for Debtor(s):**  
Thomas A Blake  
#202, 505 W 9th St  
Sioux Falls, SD 57104  
Telephone number: 605-336-1216

**Bankruptcy Trustee:**  
Lee Ann Pierce  
Trustee  
PO Box 524  
Brookings, SD 57006  
Telephone number: (605) 692-9415

**Meeting of Creditors:**

Date: **June 30, 2006**

Time: **01:00 PM**

Location: **Shrivers Square Ste 502A, 230 S Phillips Ave, Sioux Falls, SD 57104**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**To File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:**  
**8/29/06**

**To Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**  
PO Box 5060  
Sioux Falls, SD 57117-5060  
Telephone number: 605-330-4541

**For the Court:**  
Charles L Nail, Jr.  
Clerk of the Bankruptcy Court:

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 5/24/06

**SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.**

## EXPLANATIONS

|                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|--------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Filing of Chapter 7 Bankruptcy Case              | A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.                                                                                                                                                               |
| Presumption of Abuse                             | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Meeting of Creditors                             | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.                                                                                                                                                                                                                                                                                                                                     |
| Do Not File a Proof of Claim at This Time        | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.                                                                                                                                                                                                                     |
| Discharge of Debts                               | The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe that the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline. |
| Exempt Property                                  | The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.                                                                                                                                                                                            |
| Bankruptcy Clerk's Office                        | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor(s)' property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CMECF (contact the clerk's office for more information regarding CMECF).                                                                                                                                                                                                                                                                                             |
| Foreign Creditors                                | Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Legal Advice                                     | The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Debtor Identification                            | <b>Important notice to individual debtors: Effective February 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in dismissal of your case.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

-- Refer to Other Side for Important Deadlines and Notices --